

## THE CLAIMS DEFINING THE INVENTION ARE AS FOLLOWS:

1. A system for controlling remote payment transactions, comprising a remote payment terminal including processing means and an operating system arranged to carry out a remote payment transaction operation in accordance with application instruction means, and an application memory means storing the application instruction means for operation of the payment terminal, the arrangement being such that application instruction means is independent from the rest of the payment terminal.
2. A system in accordance with claim 1, wherein the application memory means is a separate memory module.
3. A system in accordance with claim 2 wherein the memory module is provided on a smart card or the like.
4. A system in accordance with claim 2 or claim 3, wherein the application memory means is carried on a card intended for a cardholder, and also including data enabling a transaction with the cardholder's account.
5. A system in accordance with claim 1, wherein the remote payment terminal includes a partitioned memory with secure memory address locations for the application instruction means.
6. A system in accordance with any one of the preceding claims, wherein there are a plurality of application instruction means, each application instruction means enabling control of a transaction by an account acquirer associated with those application instruction means, whereby different account acquirers may control transactions depending upon the application instruction means utilised.
7. A remote payment terminal, comprising a processing means and an operating system arranged to carry out remote payment transaction operation in accordance with application instruction means, the operating system being arranged to access the application

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- instruction means in an application memory means, and the remote payment terminal and operating system being arranged to be independent from the application instruction means.
- 5     8. A remote payment terminal in accordance with claim 7, wherein the operating system includes a fixed program arranged to interface with a plurality of different application instructions means for controlling operation of the terminal.
- 10    9. A system for controlling remote payment transactions, comprising a remote payment terminal in accordance with any one of claims 7 or 8, and a plurality of memory means each storing application instruction means for controlling the remote payment terminal, the application instruction means of each memory means being arranged to provide for different requirements for operation of a remote payment terminal.
- 15     10. An application memory means, storing application instruction means for instructing a remote payment terminal in accordance with any one of claims 7 or 8, to carry out remote payment transactions in accordance with the application instructions being independent from the payment terminal.
- 20     11. A method of operating a remote payment terminal comprising a processing means and operating system arranged to carry out remote payment transactions in accordance with application instructions means, comprising the steps of providing the application instruction means as an independent entity.
- 25     12. A method of arranging a remote payment transaction processing system, comprising steps of providing a universal terminal which includes a set of operating instructions and hardware sufficient for carrying out remote payment transactions in accordance with application instruction means, separately providing independent application instruction means for instructing operating of the remote payment terminal to carry out remote payment transactions.
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13. A method in accordance with claim 12, comprising the step of separately testing the application instruction means for compliance with the remote processing system.
- 5 14. A computer readable medium storing instructions for controlling a remote payment terminal to operate in accordance with any one of claims 7 and 8.
- 10 15. A remote payment terminal, comprising a processing means and an operating system arranged to carry out remote payment transaction operations in accordance with application instruction means, the operating system including a fixed program arranged to interface with a plurality of alternative different application instruction means for controlling operation of the terminal.
- 15 16. A system for controlling remote payment transactions, comprising a remote payment terminal including processing means and an operating system arranged to carry out a remote payment transaction operation in accordance with application instruction means, the remote payment terminal including a fixed program, and memory means storing a plurality of different application instruction means being arranged to interface with the fixed program, for controlling operation at the terminal in accordance with one or more of the plurality of application instruction means.
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